

Internet Buyer Beware



CUSTOMERS who make purchases over the Internet often complain of receiving defective or low-quality merchandise that is something other than what was advertised. This article alerts readers to some of the pitfalls related to Internet buying, especially on auction sites, where buyers' emotions may lead them to making costly mistakes.

Security First

Those who've read the Legal Forum article "Safeguarding Your Legal Documents" or the *Hot Topics* brochure "Identity Theft" in the May 2003 *Soldiers* are aware of the dangers and recommended safeguards related to identity theft — a criminal practice that is very much alive in the large and anonymous world of Internet transactions.

For this reason, be very careful to protect yourself when making payments for online purchases. The safest payment method is by money order or cashier's

check, rather than credit cards or authorizing the electronic transfer of funds from your bank.

Buyer Beware

Impulse buying often causes consumers to purchase items they don't need, or to pay too much for items available from other sources. Nowhere is the practice of shopping around more important than on the Internet, because the selection is so great and there are so many sellers looking for your business.

Buying on impulse can also lead to getting caught in a bidding war at an auction site or a failure to consider other factors of a sale, such as the value of add-on purchases or cost of shipping.

Bidding frenzy can also lead some buyers into unwise purchases as they react to higher and higher bids by going beyond their own limit just to "win" an item they could easily do without. It's important, once you've done your homework, to set what you think is a fair value on the item you want to purchase, and don't bid beyond that amount.



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Uninformed buying may cause a customer to buy products that are inappropriate for his needs or below his expectations. For expensive items such as electronic devices it's often wise to study consumer publications before making a purchase and determine when to buy an item as new products come on the market and prices begin to drop.

When shopping for bargains at an online auction site, it is just as important to know the products you're bidding on. For example, a collector of model trucks wouldn't make a purchase based on a picture alone. An informed buyer would also want to know the manufacturer, scale, whether the model is plastic or die cast, and possibly the model's series number and production year.

Seller Practices

"Puffing" by the seller is a practice that often leads a customer to make a bad purchase. Words like "unique," "rare," "vintage" or "limited edition" are often calculated attention getters used to make a sale, and they are so open to interpretation that the buyer would be unsure what he was purchasing.

Seller inaccuracies are a more deliberate deception used to entice buyers. But clever sellers are likely to couch their inaccuracies in language that offers them some protection. For example, the seller may say, "I'm no musician and don't know anything about this saxophone, but it appears to be in mint condition." Unfortunately, this and similar phrasing is all too common at sites where customers must bid against each other, often pushing the price far above the article's value.

Shipping and handling costs should also be figured into the cost of each purchase, since these added expenses can push an item's price above its value. Some of the expenses to consider are the cost of money orders required by some sellers, insurance, sales taxes and "handling" fees. Buyers should negotiate shipping modes, since they pay for the more costly "priority mail"



and "tracking" used by many sellers. Purchases made outside the continental United States normally involve foreign-exchange rates, with added shipping and international money order costs tacked onto the price.

Buyer/Seller Transactions

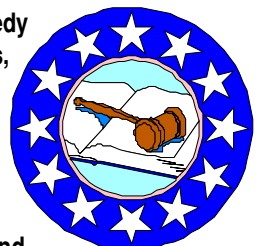
Remember, however, that these observations are not made to discourage people from visiting Internet auction sites and bidding on merchandise either to save a few dollars or for the pleasure of acquiring a wanted "treasure." Just as customers may not know the value of an item if they haven't done their homework, sellers often are unfamiliar with the items they sell and may offer them below their true market value.

The best way for buyer and seller to be equally satisfied with their transaction is through communication. Simple questions and answers between the two parties can eliminate most inaccuracies and permit reputable sellers to revise their incomplete or incorrect listings.

But to keep from being burned by your next Internet purchase, be sure you know the return policy of the seller you're dealing with, and by all means return any item that doesn't meet your satisfaction. Most reputable sellers value their customer ratings and will try to avoid negative comments that may affect their future business.

The Final Word

Look before you leap. Judicial remedy is rarely available in most Internet sales, because buyer and seller usually reside in different states where there are differing laws governing commerce. But Web-based purchases are safe if buyers educate themselves about products, take the time to comparative shop and clarify any doubts by communicating with the seller before buying.



Look before you leap!